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Washington, DC – Rep. Ben Ray Luján highlighted the immediate benefits of the health insurance reform legislation that Congress is considering. Health insurance reform immediately prohibits insurers from dropping coverage when people get sick, bans insurers from denying coverage to children with pre-existing conditions, and eliminates lifetime and restrictive annual limits on coverage. For seniors, the legislation will provide a \$250 rebate for Medicare beneficiaries who fall into the donut hole.

“Seniors, young people, and small businesses will all see immediate benefits from health insurance reform,” said Rep. Luján. “Across New Mexico people are being dropped by their insurance companies when they get sick, stuck in red tape when they try to appeal a decision and burdened by the high costs of coverage. We need health insurance reform. It’s time to take on health insurance companies, provide more choices for families, and make health insurance more secure and affordable for families and small businesses.”

Immediate benefits in the health insurance reform legislation:

- Prohibits health insurance companies from dropping coverage when people get sick
- Prevents insurers from denying coverage to children with pre-existing conditions
- Eliminates lifetime limits and restrictive annual limits on coverage
- Ensures that consumers can appeal new insurance plan decisions
- Makes small businesses that provide coverage to their employees eligible for a tax credit of up to 35 percent of premiums
- Creates a temporary high-risk pool to insure those who are currently uninsured because of a pre-existing condition
- Allows young people to remain on their parents' insurance policy until their 26th birthday
- Increases funding to train a greater number of primary care doctors, nurses, and public health professionals
- Provides a \$250 rebate for Medicare beneficiaries who fall into the donut hole